

HOUSING &  
PLANNING  
TERMS  
COMMONLY  
USED - AND  
MISUSED

COMPILED  
BY  
MARVIN  
MARKUS

Founded in 1937, the Citizens' Housing and Planning Council is an independent, non-profit civic group, drawing its membership from professionals and laymen interested in the fields of planning, architecture, construction, labor, social welfare, administration and real estate.

The Council works toward better housing and a well-planned city through programs of education, participation in public activities, and counseling with citizens' groups and official bodies. It tries to strike a balance between the legitimate aspirations of local groups, and the needs of the city as a whole.

The Council is supported by its members, and by corporate contributions and private grants.

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CITIZENS HOUSING AND PLANNING COUNCIL OF NEW YORK, INC.

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## FOREWORD

*The pages following contain a traveler's guide to the land of housing and planning terminology. The warring interests of compactness and inclusiveness have been pacified by an uneasy truce.*

*There will be those who find the list too long; others will be disappointed to see that the term which puzzles them most has been omitted. Similarly, some will find the definitions too technical, others not quite technical enough. Nevertheless we believe that the glossary will serve as an intelligent citizens' guide to a vocabulary that seems as often intended to confuse thought as to clarify it. For those whose appetite for knowledge is more persistent, we attach a bibliography of volumes and periodicals in the general field.*

*Citizens Housing and Planning Council expresses deep gratitude to Marvin Markus whose diligent lexicographical efforts made this work possible, and to the Ford Foundation which made Mr. Markus' talents available to CHPC.*

*Roger Starr  
Executive Director*

*Citizens Housing and Planning  
Council of New York, Inc.*

*February 1971*

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## HOUSING AND PLANNING TERMS

ABANDONED BUILDING A building given up by a landlord who has no intention of re-claiming it. Such buildings are no longer maintained and are usually no longer tenanted.

AD VALOREM TAX A tax imposed as a percentage of the value of the property taxed. In New York, the most important city ad valorem tax is the tax on real property.

AIR RIGHT The title, vested in the owner of a parcel of land to the use of the air space above the land, subject to the rules of zoning or other public regulation.

AMORTIZATION The periodic repayment of the principal of a loan. If the payments established in the mortgage agreement are sufficient to liquidate the loan in full within the term of the mortgage, the mortgage is described as "self-amortizing".

ANNUAL CONTRIBUTIONS CONTRACT A contract between the federal Department of Housing and Urban Development (HUD) and a local housing authority providing for annual cash payments to the local authority to relieve the authority and its tenants of the burden of repaying the funds borrowed to develop a project.

APPRAISAL An estimate of the value of a parcel of real property representing the probable price of a sale between a willing buyer and a willing seller. An appraisal is a formal and detailed evaluation based usually on a number of complementary criteria, but an appraisal is always a matter of judgment, not fact.

APPROPRIATION An authorization by Congress to make expenditures from the general fund of the Treasury, or from special fund receipts.

ARTICLE 18 A section of the New York State Constitution providing statutory authority for government programs for low-rent housing and redevelopment of substandard areas.

ASSESSED VALUATION The value placed on land and buildings for tax purposes by an agency of local government. Assessed valuation is important to the public because the amount a governmental unit may raise through real estate taxes and the limit of its borrowing for capital improvements are based upon the assessed valuation. (See EQUALIZED ASSESSED VALUATION)

AUTHORITY An agency or corporation set up by law to administer a revenue-producing public enterprise. An authority has some of the powers of government including, usually, the right to issue bonds for which the government is not responsible. Therefore, bonds issued by an independent authority are not counted as a part of the general government's indebtedness. They may, however, be difficult to sell unless the authority has a record of achievement.

AUTHORIZATION An act of Congress authorizing an activity, and providing a basis for subsequent consideration by Congress of a request for appropriations to finance the authorized undertaking.

BLOCK-BUSTING An illegal practice of unscrupulous dealers in real property who set out to create panic in an area by means of rumor, playing on prejudices and misconceptions, and by other destructive methods. Residents are led to fear that minority groups will move in and therefore depress property values. The owners are thus frightened into selling their homes at below market value, after which the dealers sell the houses to members of minority groups at market or above market prices.

BOND ANTICIPATION NOTES Short term obligations sold to pay for new land and buildings until a long term bond issue can be marketed. They are repaid from the proceeds of the long term bond issue. Used in the financing of New York City limited profit housing companies.



BUILDING CODE Locally adopted ordinance or regulation, enforceable under a municipality's police powers, to assure the health, safety, and welfare of its citizens by controlling the design, construction, alteration, repair, quality of materials, use and occupancy, and related factors, of any building or structure within its jurisdiction.

BULK Describes the size of buildings or other structures and their relationships to each other and to open spaces.

CARRYING CHARGES The expenditure necessary to retain possession of property, including costs of maintenance, taxes, mortgage debt.

CAPITAL BUDGET A municipal program for major permanent investments, (e.g., schools, fire houses, parks, etc.) including their equipment, new land required for public purposes, and the funds required to build these improvements in a given year. The size of the capital budget each year is established by the amount of unencumbered borrowing power available under the debt limit.

CAPITAL GRANT PROGRAM The New York State program that enables low-income families lacking the means to move into decent housing to receive indirect subsidies which pay part of their rent in middle-income housing.

CITY MAP The map showing all official streets in a municipality.

CLASS A MULTIPLE DWELLING See MULTIPLE DWELLING.

CLASS B MULTIPLE DWELLING See MULTIPLE DWELLING.

CODE ENFORCEMENT Enforcement of locally adopted ordinances or regulations specifying minimum standards of dwelling habitability.

COMMUNITY PLANNING BOARDS      Sixty-two boards mandated by the New York City Charter with members appointed by each Borough President. The boards provide a means for local citizens to participate in the development of their community and the city as a whole and advise the Borough President concerning any matter relating to the development of their district.

COMMUNITY RENEWAL PROGRAM      A federal program providing planning grants to determine the full range of renewal actions needed in the various areas of a community. The program describes the action appropriate for each area and establishes an order of urgency.

CONCENTRATED CODE ENFORCEMENT PROGRAM      A federal program that helps enforce local housing, building and related codes in a designated area. Assistance available under this program may include the cost of planning and administering the program, the provision of needed surface public improvements, relocation payments, Section 312 loans and Section 115 grants for rehabilitation.

CONDOMINIUM      A form of mutual ownership of a multiple dwelling (or group of dwellings) in which each unit is individually owned, taxed, and mortgaged. Only the land and the public parts of the building are owned in common.

CONSTRUCTION COSTS      The costs that go into construction only, such as the costs of foundations, superstructure, plumbing, heating, electrical work and elevators.

CONSTRUCTION LOAN      In private home financing, a mortgage loan to be used to pay for labor and materials. A construction loan is protected by the general credit of the builder and usually is secured by the incomplete house, delivered materials, and the lot, as contrasted with a permanent loan secured by the completed parcel. The construction loan usually is advanced in installments to the builder as construction progresses. It may be repayable upon completion and sale of the house or it may be converted to a permanent loan at that time.

COOPERATIVE A non-profit enterprise formed to supply its members with housing at the most reasonable cost. The essential feature is that the cooperative corporation owns and manages the housing as a unit. The corporation is owned by its tenant-stockholders who elect a board of directors to run it on their behalf.

DEBT LIMIT The maximum amount of debt a city is permitted, under the State Constitution, to owe at any given time. This amount is a fixed percentage of the equalized assessed valuation of taxable real estate averaged over the previous five years. For New York City, the limit is fixed at ten per cent (with an additional two per cent of the assessed valuation averaged over five years for housing purposes).

DEBT SERVICE The required periodic payment of principal and interest on a loan, and most particularly, a mortgage loan. Debt service does not include the payments for taxes, hazard insurance, and mortgage insurance which may in some cases be required by the mortgage term to be made to the mortgage institution.

DENSITY Refers to either buildings or people, using the average number of individuals or units per space unit, i.e. twelve people per acre, twelve dwelling units per acre.

DEPRECIATION The gradual loss in the value of buildings and fixtures (excluding land) over a period of time, excluding the effects of accidents or other incidents. A reserve for depreciation is permitted by income tax law to be charged against the owner's net receipts, thus reducing his taxable income. The depreciation allowance is calculated with reference to the theoretical useful life of the property being depreciated.

DEVELOPMENT COST The total cost of a project, including land, construction, site improvement and other costs; e.g. relocation, architectural and engineering expenses.



DISCOUNT        The difference between the face amount of an obligation --such as a mortgage or a note--and the net proceeds given to the original borrower by the lender or to its seller by a buyer. In the case of a mortgage the fixed interest rate might be very different from the going market rate. The discount enables the buyer and seller to reach a bargain satisfactory to both parties.

ECONOMIC RENT        The amount of money in the form of rent sufficient to cover all costs of operation and maintenance, to yield a reasonable return on the investment, and to amortize the investment.

EMERGENCY REPAIR PROGRAM        A New York City program that allows the Housing and Development Administration to contract for repairs in a building whose owner is unwilling or unable to remove violations and conditions that constitute a health and safety hazard to the tenants. The city places a lien on the property in order to recover the costs of repairs from its owner.

EMINENT DOMAIN        The right by which a sovereign government, or some person acting in its name and under its authority, may acquire private property for public use without the consent of the owner, upon payment of reasonable compensation.

EQUALIZED ASSESSED VALUATION        The value placed on real property for tax purposes by a local government as corrected to approximate market price. The correction formula for each type of real estate is derived by the State Board of Equalization by a process of comparing the prices of actual transaction with the assessed valuation of similar properties, similarly situated.(See ASSESSED VALUATION)

EXCLUDED DEBT        Debt which is excluded from the debt limit; i.e. debt which is permitted to be outstanding in addition to debt which is subject to the debt limit. In New York City the following kinds of debt are exempt: water debt, self-amortizing debt, and debt specifically excluded from the debt limit by amendment to the State Constitution, such as certain subway and hospital debt.

EXCLUSIONARY ZONING The misuse of zoning to exclude low and moderate income families and minority groups from desirable residential areas. Typically it is a zoning pattern that requires an excessively large lot for each dwelling unit and precludes multifamily housing.

EXPENSE BUDGET Annual municipal estimate of the amounts which will be received from various sources and which will be spent for day-to-day running expenses and to pay debt service.

FISCAL YEAR A twelve month period set up for accounting and budgetary purposes. The federal government fiscal year begins on July 1st and ends on June 30th.

FLOOR AREA RATIO A standard for measuring the bulk of buildings. The floor area ratio relates the total number of square feet of floor space on all the stories of a building to the number of square feet in the plot of land on which the building stands.

FORECLOSURE Legal action to take property ownership away from a person who has failed to meet the debt service on the property.

GENERAL OBLIGATION BOND A bond secured by a full faith and credit pledge by the borrower. It is payable from general taxes or other revenues in the case of issuance by a local governmental body, or payable from general revenues or assets in the case of a private corporate borrower. (See REVENUE BOND)

GROSS RENT Payment for the use of shelter and utilities, including water, heat, cooking fuel and electricity.

HOPE LOAN PROGRAM The Home Owners Purchase Endorsement Program is a New York State program that enables a prospective member of a cooperative to buy into a government-aided cooperative with a cash payment of as little as \$200. The remainder is borrowed from private banks under state auspices.



HOUSING CODE A locally adopted ordinance or body of regulations specifying minimum standards required to make dwellings and dwelling units fit for human habitation, both as to original construction and maintenance. In New York City this statute is called the Housing Maintenance Code.

HOUSING COMPANY See LIMITED DIVIDEND HOUSING COMPANY.

"IN REM" FORECLOSURES Legal action to take property ownership from a person who has not paid taxes for a statutorily specified period. After such action the city or local taxing authority becomes owner of the property, which in New York City is usually disposed of by auction, unless a governmental use can be established.

INCENTIVE ZONING A carrot and stick arrangement between the municipality and private enterprise. In return for a greater possibility of monetary gain, usually in the form of additional permitted bulk, a builder agrees to provide specified amenities for the residents of the municipality.

INDUSTRIALIZED HOUSING Housing that is assembled from large components made in a factory on or off the building site.

LAND USE A term referring to the type of activity conducted or permitted to be conducted on a lot or parcel of property. The general categories of land uses include: residential, commercial, industrial, public, semi-public, and institutional. A complex municipal master plan or zoning ordinance may categorize land uses.

LAND USE REGULATION Broadly, any legal codification such as a zoning ordinance or an effective private covenant, which controls the uses to which land may be put.

LIEN The right given by law to a creditor to have a debt satisfied out of the property belonging to the debtor.

LIMITED DIVIDEND HOUSING COMPANY A private company providing rental or cooperative housing subject to public supervision, whose income is limited to a stipulated percentage of its investment. In New York State, a housing company is a corporation, established under a section of the Private Housing Finance Law, receiving tax exemption and other government assistance. The rents to be charged and the incomes of the tenants are subject to public regulation.

LIMITED PROFIT HOUSING COMPANY In New York State, a private company providing rental or cooperative housing subject to public supervision. If it operates rental housing, its annual income is limited to a stipulated percentage of its equity investment in the housing. Limited profit companies receive low interest mortgage loans from the city or the state, tax exemption and they are legally entitled to the benefits of the power of eminent domain. The income of tenants is limited and the rents are regulated. These are commonly known as Mitchell-Lama projects.

LOCAL HOUSING AUTHORITY An LHA is a government entity or public body established to engage in the development or operation of low-rent housing, pursuant to state law. In New York City it is the New York City Housing Authority.

LOCAL PUBLIC AGENCY An LPA is an official body empowered to contract with the federal government for assistance in carrying out urban renewal projects. In most cases it is an independent body, such as a housing authority, with a governing policy board or commission, usually appointed by the principal executive officer of a city. In New York City the LPA, however, is a department of city government, the Housing and Development Administration.

LOW-RENT HOUSING PROJECT See PUBLIC HOUSING.

MASTER PLAN A plan for the physical development of a municipality that provides for the improvement of the municipality and its future growth and affords adequate facilities for the housing, business, industry, transportation, distribution, recreation, comfort, convenience, health, and welfare of its population.

MOBILE HOME A place of residence factory-built and easily transported via the highway system. In general, mobile homes are built to less rigid standards than are required for conventional housing.

MODEL CITIES A federal program that provides planning funds as a first step of a five-year program to improve physical, social, and economic conditions in a large blighted neighborhood. The hope is that this program will ultimately produce an increased supply of new and rehabilitated housing, better education, improved health and medical service, increased opportunity for economic development, better transportation, reduced crime and delinquency, and better physical surroundings in the areas selected as Model Cities.

MITCHELL-LAMA PROJECT See LIMITED PROFIT HOUSING COMPANY.

MORTGAGE A contract under whose terms the legal title to property of one person, corporate or other, (the mortgagor) is conveyed conditionally to a second person (the mortgagee) as security for the payment of a debt.

MORTGAGEE The lender to whom the property is mortgaged. In the housing field, the term refers to the individual or, more generally, to the lending institution which furnishes a borrower money to buy a residential property and, in turn, receives a mortgage lien against the property.

MORTGAGOR The borrower--one who places a mortgage on his property. In the housing field, the term generally refers to the home buyer or landlord.

MULTIPLE DWELLING A residential building occupied by three or more families living independently of each other. Multiple dwellings are divided into two classes. CLASS A A multiple dwelling occupied, as a rule, by permanent residents, in which each dwelling unit contains a bathroom and cooking facilities. CLASS B A multiple dwelling occupied, as a rule, transiently, as the more or less temporary abode of individuals or families.



MULTIPLE DWELLING LAW A New York State law that establishes minimum housing standards. The law requires landlords to provide sufficient light, air, sanitation, and protection from fire hazards on the basis that they are essential to the public welfare.

MUNICIPAL BONDS Tax exempt bonds issued by cities, towns, villages, states, territories, and possessions of the United States, as well as by housing authorities, port authorities, and other political subdivisions responsible for providing and maintaining such community facilities as schools, hospitals, highways, and housing.

MUNICIPAL LOAN PROGRAM A New York City program that provides thirty-year, low-interest loans to private developers and landlords seeking to renovate and repair buildings.

NATIONAL HOUSING ACT An Act of the United States Congress providing statutory basis for the Federal Housing Administration's various insurance programs.

NEIGHBORHOOD DEVELOPMENT PROGRAM A federal program that provides annual financing for urban renewal.

NEW-LAW TENEMENT In New York State law, a "class A" multiple dwelling built between 1901 and 1929.

NEW TOWN A new community built up on previously undeveloped or underdeveloped land that provides homes, commercial and industrial facilities, public and community facilities, and open space for a substantial number of people.

NON-CONFORMING LAND USE A land use, existing before the enactment of a zoning ordinance, which differs from the types of land use permitted in the zoning district. The ordinance may prescribe conditions under which such a non-conforming use may be continued.

OLD-LAW TENEMENT Under New York State law, a "class A" multiple dwelling built prior to 1901 or built during the grace period that followed the enactment of the 1901 Tenement House Law.

OPEN-END MORTGAGE A mortgage with a provision that the outstanding loan amount may be increased upon mutual agreement of the lender and borrower.

OPEN-SPACE RATIO A standard for measuring the open space left by a building for the welfare and enjoyment of its occupants and others. The open space ratio relates the total floor area of a building to the space left uncovered on a lot.

OPERATING COSTS The amount of money needed to provide essential services and adequate property maintenance, e.g. heat, wages and elevator service.

OPERATION BREAKTHROUGH A federal program whose objective is to take advantage of modern technology, financing, and marketing capabilities of private enterprise in housing construction. Operation Breakthrough is hinged on the possibility of industrialization producing housing more swiftly and efficiently than the conventional housing construction.

PAYMENT IN LIEU OF TAXES Annual payments made by a housing authority to the local taxing body in which a tax-exempt housing project is situated. These payments are approximately equal to ten per cent of the annual shelter rent charged in the project. They are made to partially compensate the municipality for services and facilities furnished to the project, and are included in the rental charges paid by the tenants.

PERMANENT FINANCING Most multi-family housing is constructed with funds advanced by a commercial bank on a temporary basis, secured by the credit of the builder and by the value of the work done. Upon completion, these temporary funds are repaid from the proceeds of a long term mortgage secured by the property itself. This last is called the permanent financing, in contrast to construction financing, which is temporary.



PIGGY BACK      The combination of various subsidy programs to produce lower rents and other desirable social effects, e.g. the combination of the limited profit housing companies and the Section 236 interest reduction program.

PLANNED UNIT DEVELOPMENT      An alternative to the rigid rectilinear mapping of industrial subdivisions. PUD permits the clustering of the houses in a way forbidden under standard mapping, and makes possible the assembly of useful open space and a road network harmonious with the natural topography.

PRIVATE HOUSING FINANCE LAW      A New York State law that provides the statutory basis for all of the State's financial aids to private enterprise housing, e.g. limited profit housing companies, housing companies, redevelopment companies.

PUBLIC HOUSING      Housing for persons of low income, built and operated by a local housing authority, whose projects are financed with the aid of federal, state or city funds. Federal and state-aided developments receive annual cash subsidies that cover the debt service to keep rents low. In New York City there is an additional program of no-cash subsidy developments. They are aided solely by partial tax exemption granted by the city, and by financing through the issuance and sale of Authority bonds guaranteed by the city as to principal and interest.

PURCHASE MONEY MORTGAGE      A mortgage given by the purchaser to the seller at the time the property is acquired to help finance the purchase.

REAL ESTATE TAX      A tax levied on real property (land and buildings). The tax is based on the current assessed valuations of property averaged over the last five years. The rate of the tax for operating purposes is limited by the New York State Constitution to 2-1/2 per cent of the equalized assessed valuation, but there is no legal limit on the city's power to tax real estate in order to pay debt service.

REAL ESTATE TAX RATE      The rate, expressed in dollars per hundred dollars of assessed valuation, at which real estate taxes are levied for local governmental purposes. The New York City 1970-71 basic rate is 5.889 per \$100 of assessed valuation.

RECEIVERSHIP PROGRAM      A New York City program providing that in cases where the owner of a multiple dwelling refuses or is unable to remove violations which are a health and safety hazard to the tenants, the city can be appointed its receiver by the Courts. In a building under receivership the city makes the needed improvements, the cost of which constitute a lien on the property. The city collects rents and manages the building.

REDEVELOPMENT      The development or improvement of cleared or undeveloped or underdeveloped land.

REDEVELOPMENT COMPANY      Under New York State law, a private company providing rental or cooperative housing subject to municipal supervision, and whose annual income is limited to a stipulated percentage of its investment. The object of these companies is to clear slums and replace them with new housing; governmental mortgage financing is not available for these developments under State law but tax exemption is.

REDISCOUNT RATE      Rate or discount charged by a Federal Reserve Bank for loans made to member banks.

REHABILITATION      The restoration to good condition of deteriorated structures, neighborhoods, and public facilities. Structural and facility rehabilitation may involve repair, renovation, conversion, expansion, remodeling, or reconstruction.

RELOCATION The process by which a local public agency (LPA) or an individual owner of a rent-controlled building fulfills the statutory requirement that decent, safe, and sanitary dwellings within their means be made available to families displaced from urban renewal areas, because of other governmental action, or because a landlord wishes to make another use of his property.

RELOCATION STIPEND The cash amount paid by a local public agency or individual landlord to individuals, families, and business concerns for their reasonable, necessary moving expenses and any direct loss of property resulting from their displacement from property purchased by a local public agency (LPA) in an urban renewal area, or from the renovation or replacement of a building that is under residential rent control.

RENT The payment for the use of land, shelter, or other real or personal property.

RENT CONTROL Under New York State law, a program that controls rent (with some exceptions) on Multiple Dwellings constructed prior to 1947. Under mandate from The City Council the Department of Rent and Housing Maintenance of the Housing and Development Administration operates Rent Control within the city.

RENT STABILIZATION In New York City, a private program under city supervision that controls rents (with some exceptions) on multiple dwellings constructed between 1947 and 1969.

RENT SUPPLEMENT PROGRAM A federal program that provides for payments to owners of authorized multifamily housing rental projects to supplement the rentals that eligible low-income tenants can afford to pay. Rent supplements are generally used in conjunction with Section 221 (d) (3) and Section 236 housing projects. The amount of the rent supplement payable for an individual or family is the difference between the rental for the dwelling unit and 25 per cent of the tenant's income.



REVENUE BOND A bond payable from specifically pledged revenues from identifiable sources, such as revenues from a water system. (See GENERAL OBLIGATION BOND).

REVOLVING FUND Generally a fund of a given amount for making loans for a specific purpose. Repayments are used to make additional loans, as long as the total amount of loans outstanding does not exceed the given amount of the revolving fund.

SECONDARY MORTGAGE MARKET The purchases and sales of home mortgages after their origination by lenders. The agency providing the secondary mortgage market buys mortgages from the mortgagees who then have the funds available to reinvest in new mortgages. The ability of this secondary market to absorb mortgage loans has a direct relationship to the amount of new mortgages made.

SECTION 23 A federal program (U.S. Housing Act of 1937) providing low-rent public housing for low-income families through the subletting of privately owned housing accommodations. The local housing authority leases dwellings from private owners and makes them available to low-income families at rents they can afford. The federal government makes up the difference.

SECTION 115 A federal program (Housing Act of 1949) providing outright cash grants for low-income home owners with which they may bring their properties to standard condition in an urban renewal area, or an area of concentrated code enforcement.

SECTION 202 A federal program (Housing Act of 1959) providing direct 3 per cent 50-year loans covering 100 per cent of development costs to non-profit cooperative and limited profit sponsors to develop new or rehabilitated rental housing for senior citizens and for the handicapped.

SECTION 203 A federal program (National Housing Act) providing Federal Housing Administration (FHA) mortgage insurance for one to four family homes.

SECTION 207 A federal program (National Housing Act) providing FHA mortgage insurance for multifamily rental housing.

SECTION 213 A federal program (National Housing Act) providing FHA mortgage insurance to finance cooperative housing projects that belong to and provide housing for members of non-profit cooperative corporations. These insured loans may be used to finance: construction of a project; rehabilitation and acquisition of an existing project by a cooperative corporation; improvement or repair of a cooperative; construction or rehabilitation of projects that the owners intend to sell to a cooperative corporation.

SECTION 220 A federal program (National Housing Act) providing FHA mortgage insurance to finance new or rehabilitated housing in urban renewal areas and in concentrated code enforcement areas. Mortgage terms under this program are more liberal than those under FHA regular programs.

SECTION 221 (d) (3) A federal program (National Housing Act) providing mortgages with special terms to finance the construction of rental and cooperative housing projects for low- and moderate income families insured by FHA. The mortgage may bear either a market rate of interest or an interest rate of 3 per cent. If the mortgage has a below-market interest rate, there are income limits set for the occupants of the housing.

SECTION 235 A federal program (National Housing Act) providing interest reduction payments to the mortgagee to reduce interest costs to as low as one per cent on single family home mortgages insured by the FHA so that low-income families can afford to buy a home or membership in a cooperative.



SECTION 236 A federal program (National Housing Act) providing interest reduction payments to the mortgagee to reduce interest costs to as low as one per cent on rental and cooperative housing projects designed for occupancy by low-income families.

SECTION 312 A federal program (Housing Act of 1964) providing loans up to twenty years, bearing an interest rate of 3 per cent, for rehabilitation of residential and non-residential property in urban renewal and concentrated code enforcement areas.

SEED MONEY Advances to non-profit sponsors of low- and middle-income housing for the initial costs of planning the housing.

SETBACK A withdrawal of the face of a building to a line some distance back from the building line; or, the withdrawal, at a higher level, of the face of the building from the building wall below.

SHELTER RENT The payment for use of shelter and, generally, water, but exclusive of other utilities, such as heat, light, gas.

SINGLE ROOM OCCUPANCY Occupancy by one or more persons of one or two rooms which constitute a separate unit within an apartment, but which are not self-contained as to cooking and bathroom facilities.

SKEWED RENTS The result of a device that applies subsidies somewhat unevenly to all apartments in a governmentally assisted project in order to enable some low-income families to live in these developments. All the apartments receive some subsidy; those receiving the large subsidies rent at a lower figure than the others.

SUBDIVISION CONTROLS Controls upon a builder who wishes to divide a tract of land into building lots. They guide the development of new streets, and require the developer to pay most or all of the costs associated with streets, drains, and other required municipal services, and the developer's plans are typically made to conform to overall community development plans and standards.

TAX EXEMPTION The partial remission of real estate taxes on a particular piece of property, usually granted to all forms of publicly-assisted housing.

TEMPORARY FINANCING See PERMANENT FINANCING.

TENEMENT See OLD LAW TENEMENT, See NEW LAW TENEMENT.

TITLE I The portion of the Housing Act of 1949, as amended, which contains most of the basic legislative provisions pertaining to the Urban Renewal Program.

TURNKEY PUBLIC HOUSING

TURNKEY I Housing initially financed and built by private sponsors for immediate purchase on completion by housing authorities for use by low-income families under the public housing program.

TURNKEY II Public housing similar to that built under Turnkey I, except that the management and operation of the completed project are provided by the developer or by a property manager, through contract rather than by the local housing authority.

TURNKEY III A federal program that offers home ownership for low-rent public housing tenants. The tenant pays 20 per cent of his income to the local authority as rent. This covers operating expenses and establishes an account for replacement reserve. If the tenant provides all repairs and maintenance services himself, obviating any need for the local housing authority to dip into the capital reserve fund, the reserve fund becomes his equity on the public housing unit in which he has been living. After a period of years, the accumulated reserve may have grown to the point at which he can obtain ownership of the unit. The unit must be free standing, single family, duplex or row housing. If the tenant's income rises above the public housing income limits, he must obtain a mortgage for the then outstanding balance. Until this point is reached, the federal government, through annual contributions, pays the principal and interest on the unit.

UNITED STATES HOUSING ACT OF 1937 A law of the United States Congress that provides the statutory basis for the federal low-rent public housing program.

URBAN PLANNING GRANT Funds from the federal government furnished to help pay for developing effective overall community planning for municipalities, counties, metropolitan and regional areas.

URBAN RENEWAL The nationwide federally-assisted program to prevent and eliminate slums and urban blight. It is administered by local city government under state laws and federal government supplements.

USE GROUP A group of land uses that fit together more or less naturally or are compatible. One use group or more is assigned to every zoning district in the New York City Zoning Resolution.




VARIANCE A departure from the prescribed zoning requirements allowed by the appropriate authority to meet hardship situations.

V.A. MORTGAGE The Veterans Administration (VA) is empowered to write home mortgage guarantees, under the Serviceman's Readjustment Act, that are somewhat more liberal than Federal Housing Administration mortgages. The VA may actually make mortgage loans where no banking facility exists.

WORKABLE PROGRAM A locality's statement of where it stands today and what it will strive to do tomorrow to remove slums and blight, block their return, and achieve orderly community growth. By law, this long range plan of community action must be acceptable to the Administrator of The Department of Housing and Urban Development (HUD) to qualify the locality for certain federal aids.

ZONING The partitioning of a community, by ordinance, into zones, and the establishment of regulations in the ordinance to govern the use of the land, and the location, height, use, and land coverage of buildings within each zone. The zoning ordinance usually consists of text and a zoning map. The districts or zones shown on the zoning map are usually identified as to the permitted type of land use.



# GOVERNMENTAL AGENCIES AS THEY AFFECT HOUSING AND PLANNING IN NEW YORK CITY

## *NEW YORK CITY*

BOARD OF ESTIMATE      Reviews decisions of the City Planning Commission and grants tax exemption to housing developments. (1356 Municipal Building, New York, New York 10007; 566-2641)

BOARD OF STANDARDS AND APPEALS      Tests and approves some of the materials and appliances to be used in buildings in the city, and may grant variances from the Zoning Resolution. (80 Lafayette St., New York, New York 10013; 566-5174)

CITY PLANNING COMMISSION      Oversees all planning functions. Its responsibilities include the preparation of the city map, the amending of the Zoning Resolution and the initial draft of the capital construction budget and the Master Plan of the city. Its approval is necessary before certain types of development can take place. The staff arm of the commission is the City Planning Department. (2 Lafayette Street, New York, New York 10007; 566-7587)

COMMISSION ON HUMAN RIGHTS      Enforces the New York City Human Rights Law with regard to discrimination in housing. The Law prohibits discrimination on the basis of race, creed, color and national origin. (80 Lafayette Street, New York, New York 10013; 566-5050)

CONCILIATIONS AND APPEALS BOARD      Under the Rent Stabilization Law, CAB adjudicates tenant complaints and processes landlord hardship applications. (666 Fifth Avenue, New York, New York 10019; 265-5105)



EDUCATIONAL CONSTRUCTION FUND

Constructs elementary and secondary public schools in combined occupancy buildings, i.e. a public school and housing. Operates outside of the city's borrowing power. (250 Broadway, New York, New York 10007; 349-4560)

HOUSING AND DEVELOPMENT ADMINISTRATION

HDA is the local public agency (LPA) in the City of New York charged with responsibility for all aspects of housing development and maintenance with the exception of publicly-owned housing, i.e. built or leased and managed by the New York City Housing Authority. The responsibility includes checking the condition of old buildings, approving the design and arranging the finances of government-aided new construction, and maintaining building standards for private developers. The Housing and Development Administration consists of an executive branch and four departments. (566-4440)

- The Department of Development is responsible for the urban renewal program, construction of city-aided middle-income housing and rehabilitation projects. (566-6557)
- The Department of Rent and Housing Maintenance administers rent control, the housing maintenance code, and a variety of property repair and improvement programs. Its primary function is to preserve the city's existing housing supply. (566-2481)
- The Department of Relocation and Management Services provides relocation assistance for families and businesses displaced by government action, and supervises the management of all city-aided middle-income housing and the management of all property acquired in renewal areas. (566-6500)
- The Department of Buildings regulates and inspects all new construction and alterations to existing buildings. It is responsible for the enforcement of the laws, rules and regulations with respect to all construction, all alterations, the uses and safety of buildings, enforcement of zoning resolutions, demolition of unsafe buildings and the licensing of certain trades. (566-6965)

All at 100 Gold Street, New York, N. Y. 10038.

HOUSING AUTHORITY

NYCHA is the local housing authority (LHA) in New York City which administers the federal, state, and city low-rent public housing program. (250 Broadway, New York, N.Y. 10007; 433-2525)

LANDMARKS PRESERVATION COMMISSION Designates buildings and sections of the city as landmarks. With certain limitations, no such structure may be demolished or altered on the outside without the consent of the Commission. (305 Broadway, New York, N.Y. 10007; 566-7577)

MAYOR'S OFFICE

- Office of Jamaica Planning and Development. Stimulates and coordinates planning and physical development for the Jamaica area of Queens, liaison between city agencies, public and quasi-public metropolitan and state agencies, and developers. (159-19 South Road, Jamaica, New York, 11433; 297-9110)
- Office of Lower Manhattan Development. Organized to coordinate and integrate projects in the Lower Manhattan area, including the World Trade Center and the Civic Center, into the general framework of the Lower Manhattan Plan. (2 Lafayette Street, New York, N. Y. 10007; 566-3503)
- Office of Midtown Planning and Development. Coordinates and reviews the actions and plans of all city agencies, private interests and community groups with respect to the planning and development of the area bounded by 39th to 59th Streets, River to River, excluding the UN Development District and Welfare Island, and to create a plan and development strategy for this area. (2 Lafayette Street, New York, N.Y. 10007; 566-0482)
- Office of Staten Island Development. Makes recommendations with regard to the planning, mapping, zoning, capital budget and development programs as they affect Staten Island. Liaison between the Mayor, city agencies and developers. (215 Daniel Low Terrace, Staten Island, New York 10301; 390-5280)
- Urban Design Council. Advises the Mayor on matters of design, preservation and urban design planning and acts as the city's monitor for design excellence. Liaison with city agencies whose work affects the physical appearance of the city. (51 Chambers Street, New York, N. Y. 10007; 566-3887)

MODEL CITIES ADMINISTRATION Administers the three federal Model Cities programs. The Model City areas are Harlem-East Harlem, Central Brooklyn and the South Bronx. (2 Lafayette Street, New York, N. Y. 10007; 566-3880)

MUNICIPAL SERVICE ADMINISTRATION Executes and administers programs for the development of plans and specifications for the construction, alteration and modernization of buildings, structures and other public works. One of the departments of the Administration is the Department of Real Estate which manages, maintains and repairs properties owned by the City of New York. (1800 Municipal Building, New York, N. Y. 10007; 566-4446; Department of Real Estate, 2 Lafayette Street, New York, N. Y. 10007; 566-7633)

PARKS, RECREATION AND CULTURAL AFFAIRS ADMINISTRATION Performs all planning, design, acquisition, construction, improvement, management of programs and facilities relating to parks, recreation and cultural affairs. (Arsenal Building, 830 Fifth Avenue, New York, N. Y. 10021; 360-8111)

REAL ESTATE INDUSTRY STABILIZATION ASSOCIATION A governmentally mandated privately run association to which owners of multiple dwellings built between 1947 and 1969 must belong. Failure to belong makes the residential property subject to Rent Control rather than Rent Stabilization. (477 Madison Avenue, New York, N. Y. 10022; 421-5613)

RENT GUIDELINES BOARD Establishes maximum rates of increase on new leases in buildings whose owners are members of the Real Estate Industry Rent Stabilization Association. (100 Gold Street, New York, N. Y. 10038; 566-8302)

SITE SELECTION BOARD Reviews sites for all capital projects included in the capital budget. Its decision is not final until approval by the Mayor. (1355 Municipal Building, New York, N. Y. 10007; 566-3423)



TRANSPORTATION ADMINISTRATION Responsible for planning transportation programs and facilities within the City of New York, among which are the designing and construction of public streets and highways. They plan for waterfront and airport development. 40 Worth Street, New York, N.Y. 10013; 566-3681)

*NEW YORK STATE*

HOUSING & COMMUNITY RENEWAL, DIVISION OF Administers a comprehensive program of financial and technical assistance for community development, includes loans and subsidies and direct grants to municipalities for urban renewal projects. With the assistance of its funding arm, the State Housing Finance Agency, the Division of Housing and Community Renewal arranges mortgage loans and technical guidance to private housing companies for the development of middle-income housing, loans and subsidies to local housing authorities or to municipalities for slum clearance and low income public housing projects, and community surveys to determine housing and urban renewal needs. (393 Seventh Avenue, New York, N.Y. 10001; 971-1600)

HOUSING FINANCE AGENCY Provides mortgage funds through the sale of its tax-exempt bonds for the Limited Profit Housing Companies, as well as nursing homes, day care centers, health facilities and State University facilities. (1250 Broadway, New York, N. Y. 10001 736-4949)

HUMAN RIGHTS, DIVISION OF Enforces the Human Rights Law with regard to discrimination in housing. The Law prohibits discrimination on the basis of race, creed, color, sex and national origin. (270 Broadway, New York, N. Y. 10007; 488-7610)

METROPOLITAN TRANSPORTATION AUTHORITY MTA has the responsibility to provide unified policy direction, planning and control for major operating agencies in the New York City area. These operating agencies include the New York City Transit Authority, the Triborough Bridge and Tunnel Authority and the Long Island Railroad. (1700 Broadway, New York, N. Y. 10019; 757-4040)

OFFICE OF PLANNING COORDINATION      OPC coordinates all planning by local, state and federal agencies and private groups that affects New York State. OPC prepares long-range goals and plans for the state's development; relates the programs of state and federal agencies to these goals; assembles, projects and interprets data to help planners and government leaders; and oversees assistance funds for local planning. (New York City Office: 1841 Broadway, New York, N. Y. 10023; 586-7800)

STATE OF NEW YORK MORTGAGE AGENCY      Sonny Mae is a corporation which provides a secondary market for housing mortgages in New York State. (200 Main Place Tower, Buffalo, N. Y. 14202)

TRANSPORTATION, DEPARTMENT OF      Coordinates all transportation planning and development in the state and establishes priorities for each mode of transportation. (New York City Office: 270 Broadway, New York, N. Y. 10007; 488-4141)

URBAN DEVELOPMENT CORPORATION      UDC was created to expedite urban development in the state. It has the power to condemn real property, override local ordinances, and the authorization to market its own bonds. (1345 Avenue of the Americas, New York, N.Y. 10019; 974-7000)

#### *FEDERAL*

ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS      ACIR studies intergovernmental relations in federal-state, federal-local, and state-local, as well as interstate and interlocal relations. The Commission's approach to this broad area of responsibility is to select specific intergovernmental problems for analysis and policy recommendations. Some of the areas they have studied include the impact of federal urban development programs on local government operation and planning, relocation of people and businesses displaced by governmental action and the need for a national policy to guide urban growth. (Washington D.C. 20575)

COMMUNITY DEVELOPMENT CORPORATION A corporation within the Department of Housing and Urban Development providing guarantees, loans and public service grants in aid of new community development. (c/o Department of Housing and Urban Development, Washington, D.C. 20410)

FEDERAL HOME LOAN BANK BOARD The board oversees the Federal Home Loan Bank System which through its member-owned regional banks, provides a national credit reserve for savings and loan, and similar savings and home financing institutions. (Federal Home Loan Bank of New York, 60 Broad Street, New York, N. Y. 10004; 943-4040)

FEDERAL HOME LOAN MORTGAGE CORPORATION A federally created corporation wholly owned by the Home Loan Bank, and established in 1970 to buy and sell conventional and government-insured mortgages originated by member agencies of the Home Loan Bank System. (101 Indiana Ave., N.W. Washington D.C. 20552)

FEDERAL HOUSING ADMINISTRATION FHA insures private loans for the financing of new and existing housing and home repairs and improvements. (Regional Office: 26 Federal Plaza, New York, N. Y. 10007; 264-2833)

FEDERAL NATIONAL MORTGAGE ASSOCIATION FNMA (Fannie Mae) is a federally sponsored private corporation which provides a secondary market for housing mortgages. (1133 - 15th St., N.W., Wash.D.C.20005)

FEDERAL RESERVE BOARD The Board sets policies which restrict or expand the flow of credit to maintain a balance between overall credit supply and demand. Such policies affect the volume of mortgage credit and trends in interest rates. (Federal Reserve Bank of New York, 33 Liberty Street, New York, N. Y. 10045; 732-5700.)



GOVERNMENT NATIONAL MORTGAGE ASSOCIATION GNMA (Ginnie Mae) is a U. S. Government Corporation which purchases mortgages from banks giving them funds and special assistance on mortgage financing under special FHA mortgage insurance programs. (c/o Department of Housing and Urban Development, Washington D. C. 20410)

HOUSING AND URBAN DEVELOPMENT, DEPARTMENT OF HUD is a cabinet department of the federal government. The Department's activities include mortgage credit, loans for property improvement, the Government National Mortgage Association, assistance in building housing for low-income families, public housing, rent supplements, demonstration housing, housing for the elderly and handicapped, college housing, urban renewal, Model Cities, rehabilitation aid, urban space and beautification programs, urban mass transportation, and grants and loans for such public programs as water and sewer facilities. (Regional Office: 26 Federal Plaza, New York, N. Y. 10007; 264-8053)

NATIONAL HOME OWNERSHIP FOUNDATION A federally-legislated foundation created to encourage local private and public organizations to provide increasing home ownership and housing opportunities for lower-income families. The foundation is authorized to make grants and loans not otherwise available from federal sources to such organizations to help defray organizational and administrative expenses, preconstruction costs, and the costs of counseling or similar service to lower-income families for whom the housing is being provided. The foundation can also provide technical assistance. The foundation can be funded by Congress or private contributions. (c/o Department of Housing and Urban Development, Washington, D.C. 20410)


NATIONAL HOUSING CORPORATION This is the cornerstone institution of a prospective housing development system authorized by the 1968 Housing Act and established by the President. The purpose is to use the revised income tax code to stimulate private investment in equity ownership of subsidized housing. Tax law permits accelerated depreciation in such investments, as a result of which the owners of these investments may use their theoretical loss to offset other income. The National Housing Corporation will, as general partner in a nation-wide limited partnership, provide expert

knowledge and management and some financing to the national partnership. This national partnership, in turn, will provide the same to local partnerships in which local investors will provide the lion's share of the equity financing. The local investors will obtain the benefit of the tax deductions which were described in the second sentence of this definition. (c/o Department of Housing and Urban Development, Washington, D.C. 20410)

*INTERGOVERNMENTAL*

PORT OF NEW YORK AUTHORITY Created by the States of New Jersey and New York to provide for the development and planning of transportation facilities and the promotion and protection of commerce in the Port District. (111 Eighth Avenue, New York, N. Y. 10011; 620-7000)

TRI-STATE TRANSPORTATION COMMISSION A bipartisan commission acting as the official planning agency for the Tri-State Metropolitan New York City Region, including New York, New Jersey and Connecticut. The commission is designated by the U. S. Bureau of the Budget to review all applications for federal aid for many functional categories, among which are airports, mass transit, open space and recreation, highways, community renewal, water pollution abatement and new communities. (100 Church Street, New York, New York 10007; 433-4200)



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## PERIODICALS OF GENERAL INTEREST

*ARCHITECTURAL FORUM* \* Whitney Publications, Inc., 130 E. 59 St.,  
New York, N. Y. 10022

*ARCHITECTURAL RECORD* McGraw-Hill Inc., 330 West 42nd St., New  
York, N. Y. 10036

*CHALLENGE* \* Department of Housing and Urban Development, Washing-  
ton D. C. 20410

*CITY* National Urban Coalition, 2100 M Street, N.W. Washington D.C.  
20037

*ENGINEERING NEWS RECORD* McGraw-Hill Inc., 330 West 42nd St., New  
New York, N. Y. 10036

*HOUSE AND HOME* \* McGraw-Hill Inc., 330 West 42nd St., New  
York, N. Y. 10036

*HOUSING AFFAIRS* \*1319 F. Street N.W., Washington D.C. 20004

*HOUSING AND PLANNING NEWS* \* Citizens' Housing and Planning Council,  
20 West 40 Street, New York, N. Y. 10018

*JOURNAL OF THE AMERICAN INSTITUTE OF PLANNERS* \* American Institute  
of Planners, 917 - 15th Street N. W., Washington, D. C. 20005

*JOURNAL OF HOUSING* \* National Association of Housing and Redevelop-  
ment Officials, Watergate Building, 2600 Virginia Avenue, N.W., Wash-  
ington D. C. 20005

*JOURNAL OF PROPERTY MANAGEMENT* \* Institute of Real Estate Management  
National Association of Real Estate Boards, 155 East Superior Street  
Chicago, Illinois 60611

*JOURNAL OF THE TOWN PLANNING INSTITUTE* 26 Portland Place, London,  
W 1 N 4 BE, England

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*LAND USE QUARTERLY* American Society of Planning Officials, 1313 East 60 Street, Chicago, Illinois 60637

*PLAN: JOURNAL OF THE TOWN PLANNING INSTITUTE OF CANADA* Board of Trade Building, 11 Adelaide Street West, Toronto, Ontario, Canada

*PLANNING* American Society of Planning Officials, 1313 East 60 Street, Chicago, Illinois 60637

*PRATT PLANNING PAPERS*\*Planning Department, School of Architecture, Pratt Institute, Brooklyn, N. Y. 11205

*REGION'S AGENDA* \* Regional Plan Association, 230 West 41 Street, New York, N. Y. 10036

*TRENDS IN HOUSING*\*National Committee Against Discrimination in Housing, 1865 Broadway, New York, N. Y. 10023

*URBAN LAND* Urban Land Institute, 1200 - 18 Street, N. W. Washington, D. C. 20036

*ZONING DIGEST* American Society of Planning Officials, 1313 East 60 Street, Chicago, Illinois 60637





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